



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Cross, et al.

Serial No.: 10/808,029 Group Art Unit: Unassigned

Filed: 03/24/2004 Examiner: Unassigned

For: METHOD AND SYSTEM FOR REAL-TIME TRANSACTIONAL INFORMATION PROCESSING

Atty Dkt. No.: 86,624-009

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

**POWER OF ATTORNEY BY ASSIGNEE OF ENTIRE INTEREST
(REVOCATION OF PRIOR POWERS)**

As assignee of record of the entire interest in the above-identified patent application, all powers of attorney previously given are hereby revoked and the following attorneys and/or agents are hereby appointed to prosecute and transact all business in the Patent and Trademark Office connected therewith: Charles R. Rutherford, Reg. No. 18,933; Ernest E. Helms, Reg. No. 29,721; Robert L. Kelly, Reg. No. 31,843; John W. Rees, Reg. No. 38,278; William F. Kolakowski III, Reg. No. 41,908; Lisa K. Mack, Reg. No. 42,825; Adam B. Strauss, Reg. No. 43,167; Maryann Pierce Pertunen Reg. No. 46,987; Kristen N. Goodman, Reg. No. 48,583; and Jeffrey L. Doyle, Reg. No. 54,074.

Please address all correspondence and telephone calls to:

**DYKEMA GOSSETT PLLC
39577 Woodward Avenue, Suite 300
Bloomfield Hills, Michigan 48304
(248) 203-0700**

Date: 4/21/04

By: Thomas M. Cross
eFinNet Corporation

CERTIFICATE OF MAILING

I hereby certify that this Power of Attorney is being deposited with the United States Postal Service as first class mail, postage prepaid, addressed to the Assistant Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on this 30th day of April 2004.

Penney A. Hirn
Printed: Penney A. Hirn



STATEMENT UNDER 37 C.F.R. § 3.73(B)

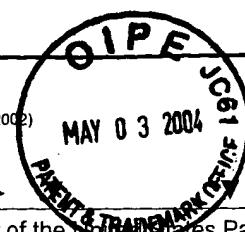
eFinNet Corporation ("eFinNet"), of Huntington Woods, Michigan, certifies that it is the owner of the entire right, title and interest in and to the above-identified U.S. Patent Application Serial No. 10/808,029. A copy of the assignment to eFinNet is attached hereto and is being filed on this date for recordation.

eFinNet is a corporation, and the undersigned is an officer of the corporation, and represents that he or she is empowered to act on behalf of the corporation. The undersigned hereby asserts that he or she has reviewed the assignment document and the specifically recited patent application listed above, and to the best of his or her knowledge and belief, certifies that title to U.S. Patent Application Serial No. 10/808,029 is in eFinNet.

Date: 4/21/04

By: Thomas J. Cron
eFinNet Corporation

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ID\ABST



PATENTS ONLY

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To the Director of the United States Patent and Trademark Office: Please record the attached original documents or copy thereof.

1. Name of conveying party(ies):

Thomas M. Cross
Thomas G. Gagne
Charlie G. Gagne

Additional names(s) of conveying party(ies)

Yes No

3. Nature of conveyance:

Assignment Merger
 Security Agreement Change of Name
 Other _____

Execution Date: April 22, 2004

4. Application number(s) or patent numbers(s):

If this document is being filed together with a new application, the execution date of the application is: _____

A. Patent Application No.(s)

10/808,029 and
09/695,930

B. Patent No.(s)

Additional numbers attached? Yes No

5. Name and address of party to whom correspondence concerning document should be mailed:

Name: Adam B. Strauss/Reg. No. 43167

Internal Address: Dykema Gossett, PLLC

Street Address: 39577 Woodward Avenue, Suite 300

City: Bloomfield Hills State: MI ZIP: 48304

6. Total number of applications and patents involved: 2

7. Total fee (37 CFR 3.41):\$ 80.00

Enclosed - Any excess or insufficiency should be credited or debited to deposit account
 Authorized to be charged to deposit account

8. Deposit account number:

04-2223

(Attach duplicate copy of this page if paying by deposit account)

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9. Statement and signature.

To the best of my knowledge and belief, the foregoing information is true and correct and any attached copy is a true copy of the original document.

Adam B. Strauss/Reg. No. 43167

Name of Person Signing

Signature

April 30, 2004

3

Date

Total number of pages including cover sheet, attachments, and document:

Mail documents to be recorded with required cover sheet information to:

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Atty. Dkt. No.: 86,624-009

Serial No. 10/808,029

Serial No. 09/695,930

ASSIGNMENT
(Joint Inventors)

WHEREAS we, Thomas M. Cross, residing at 5340 STICKNEY CLARKEON MI 48348, Thomas G. Gagne, residing at 360 W. WOODLAND FELDALE MI 48220; and Charlie G. Gagne, residing at 6465 Hwy Acre OXNLE MI 48130; (hereinafter referred to as Assignors), have invented new and useful improvements in:

**METHOD AND SYSTEM FOR REAL-TIME TRANSACTIONAL
INFORMATION PROCESSING**

which is set forth in United States Patent Application Serial No. 10/808,029 filed on March 24, 2004, which is a Continuation of U.S. Application Serial No. 09/695,930 filed on October 26, 2000;

AND WHEREAS, eFinNet Corporation (hereinafter referred to as Assignee), of 26321 Woodward Huntington Woods, Michigan 48070-1331, is desirous of acquiring the entire right, title, and interest in and to said invention and said application for Letters Patent of the United States, and in and to Letters Patent or Patents, United States or foreign, to be obtained therefor and thereon:

NOW THEREFORE, be it known by all whom it may concern, that for and in consideration of One Dollar (\$1.00) and other good and valuable consideration, the receipt and adequacy of which are hereby acknowledged, the Assignors have assigned, sold and set over, and by these presents assign, sell and set over unto the Assignee, its successors, legal representatives and assigns, for the territory of the United States of America and all foreign countries, the entire right, title and interest in and to said invention, said application for Letters Patent, including the right to file foreign patent applications corresponding to said application, and the right to claim the date of said application for Letters Patent and any legal equivalents thereof, and any and all Letters Patents in the United States of America and all foreign countries which may be granted therefor and thereon, and to any and all divisions, continuations, and continuations-in-part of said application, or reissues or extensions of said Letters Patent or Patents prepared and executed by Assignors on even date herewith, the same to be held and enjoyed by the Assignee, as fully and entirely as the same would have been held by the Assignors had this Assignment and sale not been made.

AND the Assignors hereby covenant and agree that the Assignors will at any time upon the request and at the expense of the Assignee execute and deliver any and all papers and do all lawful acts that may be necessary or desirable to perfect the title to said invention and to obtain Letters Patent therefor, and the Assignors hereby authorize and request the Commissioner of Patents to issue said Letters Patent to said Assignee in accordance with this Agreement.

Dated 4/22/04

Thomas M. Cross
Thomas M. Cross

State of Michigan
County of Oakland)

Thomas M. Cross personally appeared before the undersigned on this 22nd day
of April, 2004 and acknowledged his/her signature to the foregoing Assignment.

(AFFIX SEAL)

CANDACE M. PAVLUSCAK
NOTARY PUBLIC OAKLAND CO., MI
MY COMMISSION EXPIRES AUG 4, 2004

Candace M. Pavlusak
Notary Public

My commission expires: 8/4/04

Dated 4/22/04

Thomas G. Gagne
Thomas G. Gagne

State of Michigan
County of Oakland)

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Dated 4/22/04

Charlie G. Gagne
Charlie G. Gagne

State of Michigan
County of Oakland)

Charlie G. Gagne personally appeared before the undersigned on this 22nd day
of April, 2004 and acknowledged his/her signature to the foregoing Assignment.

(AFFIX SEAL)

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